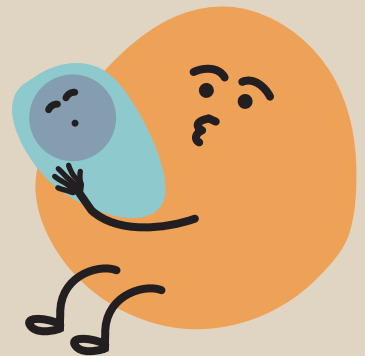
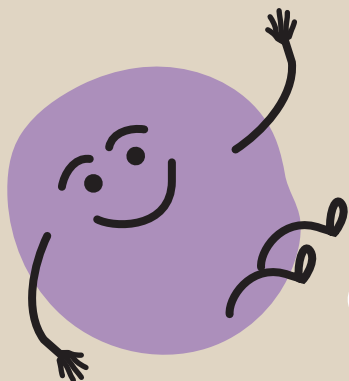


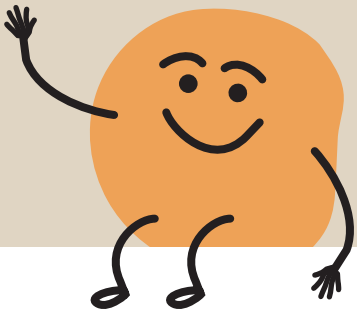
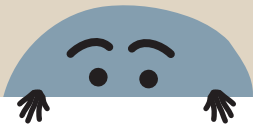
**2027  
EMPLOYEE  
BENEFITS**



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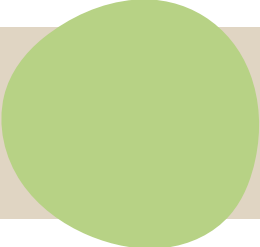


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This benefit summary describes the benefit plans available to you as an employee of [insert client name]. The details of these plans are contained in the official plan documents that have been provided to you by your employer, including some insurance contacts. This summary is meant only to cover the highlights of each plan. It does not contain all the details that are included in your summary plan description as described by the Employee Retirement Income Security Act (ERISA).

If there is ever a question about one of these plans, or if there is a conflict between the information in this summary and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in the summary may be changed at any time and do not represent a contractual obligation on the part of [insert client name].

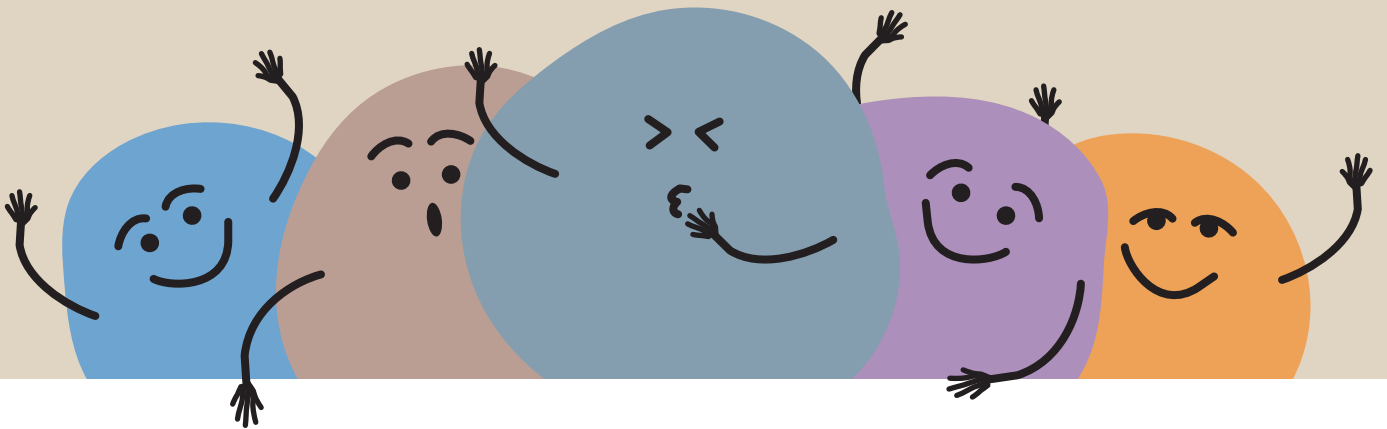


# WELCOME!



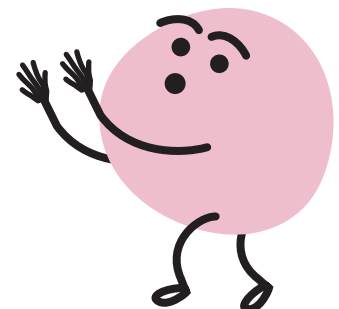
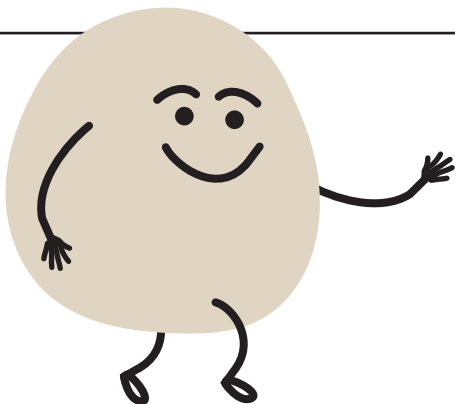
**WE ARE COMMITTED** to providing competitive benefit programs that are flexible enough to meet your individual needs. Our comprehensive benefits are carefully designed to give you the tools you need to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement.

Getting the most from your benefits is up to you. You know your family, your goals and your lifestyle best. This benefits guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family and be sure to act before the enrollment deadline.



## OPEN ENROLLMENT: TAKE ACTION! [INSERT DATE] – [INSERT DATE]

This Open Enrollment is an **[active enrollment]**, meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, your benefits will be waived beginning **January 1, 20XX** and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).

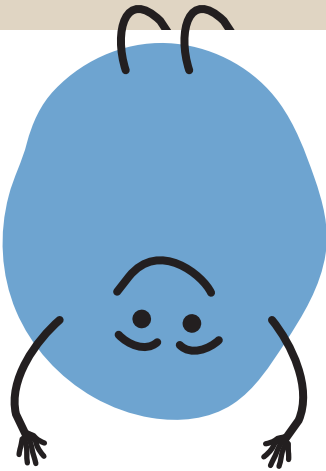


# ELIGIBILITY



## BENEFIT ELIGIBILITY

You and your eligible family members may participate in the 20XX employee benefits program if you're a regular, full-time employee working a minimum of 30 hours per week.



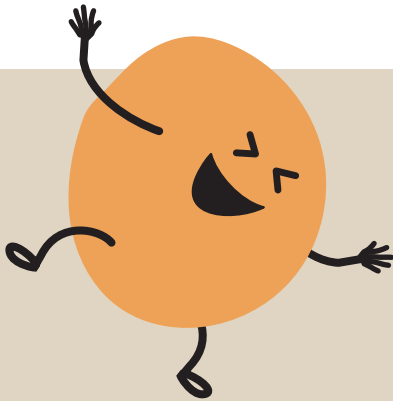
## NEW-HIRE ELIGIBILITY

New hires can join the plan the **(first of the month following date of hire)**. Spouses/domestic partners and dependent children of the employee are also eligible to participate in our benefit plans.

## DEPENDENT ELIGIBILITY

You can enroll the following dependents in our group benefit plans:

- Your legal spouse or domestic partner
- Children up to age 26\*
- A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)



\*Enrolled children lose coverage when they turn 26 and will be mailed COBRA enrollment information.



 **logo**

The logo consists of a stylized icon on the left, composed of three overlapping shapes in blue, red, and yellow. To the right of the icon is the word "logo" in a bold, black, sans-serif font.